

CLAIMS

1. In a system for managing accounting and billing of transactions over an e-commerce network comprising a user terminal and a remote terminal, the user terminal having a user input device, the user terminal being configured to transmit an access request to a remote terminal, the remote terminal being configured to receive the request, the remote terminal further having a unique user identifier retrieval device configured to retrieve a unique user identifier from at least one database:

a gateway device configured to provide access to the e-commerce network subsequent to verification of each required user qualification, the verification of each required user qualification being performed by a qualification verification device configured to verify at least one required user qualification based on user qualification input, wherein the user qualification input includes a unique user identifier and, wherein the at least one required user qualification includes at least one of a minimum age and a minimum credit rating.

2. The system as recited in Claim 1 wherein the user qualification input includes at least part of a social security number, and wherein the verification device retrieves qualification information from a social security database.

3. The system as recited in Claim 2, wherein the user qualification is a minimum credit rating, and the verification device is further configured to retrieve qualification information from a third party database that contains credit rating information.

4. The system as recited in Claim 3, wherein the credit rating information is used to extend credit to a user for goods or services purchased.

5. The system as recited in Claim 1, wherein the gateway device includes an interactive voice response server configured to interact with a user over the established

connection, and wherein the interactive voice response server is further configured to request user input of the user unique identifier and to recognize the user unique identifier; and wherein the gateway device is a voice over internet protocol gateway.

6. The system as recited in 5, wherein the gateway device is further configured to provide a unique gateway identification code which, when input by the user, provides access to the e-commerce network.

7. In a system for managing accounting and billing of transactions over an e-commerce network comprising a user terminal having a user input device, the user terminal being configured to transmit a request to access the e-commerce network, and a gateway device configured to provide access to the e-commerce network subsequent to verification of each required user qualification:

a remote terminal being configured to receive the request, the remote terminal further having a unique user identifier retrieval device configured to retrieve a unique user identifier from at least one database; and

a qualification verification device configured to verify at least one required user qualification based on user qualification input, wherein the user qualification input includes a unique user identifier, and wherein the at least one required user qualification includes at least one of a minimum age and a minimum credit rating.

8. The system as recited in Claim 7, wherein the remote terminal further includes a call source identification device configured to retrieve call source identification information from at least one database, thereby identifying the source of the connection established between the user terminal and the remote terminal via a communication link, the remote terminal further having a disconnect device configured to disconnect the established connection when the call source cannot be identified based on call source identification information.

9. The system as recited in Claim 7, further comprising:

a call detail recording device configured to track and record e-commerce network usage based on the call source identification information, the call detail recording device including an update device configured to update the record at said call detail recording device according to e-commerce network usage.

10. The system as recited in Claim 9, further comprising:

a billing device configured to invoice the call source based on the e-commerce network usage information in the call detail recording device, and wherein the billing device is further configured to calculate a charge based on e-commerce network usage.

11. The system as recited in Claim 7, wherein the remote terminal receives the request from a user terminal that includes a web browser capable of receiving one or more web pages such that the pages may be displayed on the display device, and the e-commerce network includes the Internet.

12. The system as recited in Claim 7, wherein the remote terminal receives the request from a user terminal that includes a mobile telephone configured to send and receive text messages, and wherein the communications link includes a wireless link.

13. The system as recited in Claim 11, further comprising:

a dialer access tool that includes a modem operatively coupled to the user terminal.

14. The system as recited in Claim 13, wherein the dialer access tool further includes downloadable dialer software.

15. The system as recited in Claim 14, wherein the downloadable dialer software includes a unique identification code corresponding to a merchant, product or service on the e-commerce network requested by the user.

16. The system as recited in Claim 15, wherein the system further includes a download initiation device, the download initiation device being responsive to user download request input, wherein the download initiation device is configured to initiate the download of the automatic dialer software.

17. The system as recited in Claim 16, the user download request input indicates user acceptance of a disclaimer and an electronic certificate.

18. The system as recited in Claim 7 wherein the user qualification input includes at least part of a social security number, and wherein the verification device retrieves information from a social security database.

19. The system as recited in Claim 18, wherein the user qualification is credit rating, and the verification device is further configured to retrieve information from a third party database that contains credit rating information.

20. The system as recited in Claim 19, wherein the credit rating information is used to extend credit to a user for goods or services purchased.

21. The system as recited in Claim 7, wherein the qualification verification device is in communication with the gateway device, and the gateway device includes an interactive voice response server configured to interact with a user over the established connection, and wherein the interactive voice response server is further configured to request user input of the user unique

identifier and to recognize the user unique identifier; and wherein the gateway device is a voice over internet protocol gateway.

22. The system as recited in 21, wherein the gateway device is configured to provide a unique gateway identification code which, when input by the user, provides access to the e-commerce network.

23. The system as recited in Claim 8 wherein the disconnect device is further configured to disconnect the established connection based on negative information retrieved from a negative database.

24. The system as recited in Claim 23, wherein the retrieved negative information includes e-commerce network minute usage in excess of an established time threshold for a single or aggregate communication sessions wherein the user accesses the e-commerce network.

25. The system as recited in Claim 23, wherein the retrieved negative information includes a call block request by a line subscriber.

26. The system as recited in Claim 8, wherein the at least one database from which call source information is retrieved includes a reverse address match database.

27. The system as recited in Claim 9, further comprising:
a non-duplication verification device configured to verify that at least one of call source identification information or a communications session is not duplicated in the call detail recording device.

28. The system as recited in Claim 10, wherein the billing device is further configured to invoice the user on a per-minute basis.

29. The system as recited in Claim 10, wherein the billing device is further configured to invoice the user on a transactional basis.

30. The system as recited in Claim 8 further comprising:

a re-validation device configured to re-validate call source identification information if a predetermined period of time has lapsed since the call source identification device previously retrieved call source identification information.

31. The system as recited in Claim 9, wherein the call detail recording device is further configured to create a new call detail record if a record related to a call source was not previously created.

32. The system as recited in Claim 10, further comprising:

letter generation device configured to generate letters based on network activity.

33. The system as recited in Claim 10, further comprising:

a collection activity device configured to track and record collection activity based on payment records for a call source.

34. The system as recited in Claim 10, further comprising:

a report generation device responsive to a report generation request, the report generation device being configured to generate and compile reports related to at least one of financial activity, bill production tracking, block call records and collection tracking, the reports being generated and compiled according to a requester's report access rights.

35. The system as recited in Claim 10, further comprising:
account detail device configured to display at least one of a notes history, an invoice history and a letter history for a call source.

36. The system as recited in Claim 10, wherein the billing device further includes a payment file processing device configured to receive and record the method or source of payments received for e-commerce network usage.

37. The system as recited in Claim 10, further comprising:
return mail management device configured to update the billing device and store at the call detail record information related to undeliverable mail.

38. The system as recited in Claim 10, wherein the billing device is further configured to calculate taxes and invoice the user based on the taxes.

39. The system as recited in Claim 10, wherein the billing device is further configured to provide the user invoice for e-commerce network usage on an invoice of a user telecommunications carrier.

40. In a system for managing accounting and billing of transactions over a mobile commerce network comprising a mobile communications device and a text message service access tool, the mobile communications device having a display unit and a user input device configured to transmit a user request to access the mobile commerce network, wherein the mobile communications device is further configured to send and receive text messages, wherein the text message service access tool is configured to send and receive text messages between the

mobile communications device and the remote terminal via a communication link that is, at least in part, a wireless communication link, comprising:

a remote terminal having a text message source identification device configured to retrieve text message source identification information from at least one database, thereby identifying the source of the text message sent from the mobile communications device and the remote terminal via the communication link, and wherein the at least one database includes identification information from more than one text message service provider.

41. The system as recited in Claim 40, further comprising:

a call detail recording device configured to track and record mobile commerce network usage based on the text message source identification information, the call detail recording device including an update device configured to update the record at said call detail recording device according to mobile commerce network usage; and

a billing device configured to invoice the text message source based on the mobile commerce network usage information in the call detail recording device, and wherein the billing device is further configured to calculate a charge based on mobile commerce network usage.

42. The system as recited in Claim 41, further comprising:

a social security information retrieval device configured to retrieve social security information from at least one database; and

a qualification verification device configured to verify at least one required user qualification based on at least a portion of a user social security number, and wherein the at least one required user qualification is one of a minimum age and a minimum credit rating.

43. The system as recited in Claim 40, further comprising:

a gateway device configured to provide access to the mobile commerce network subsequent to text message source identification, and wherein the gateway device is further

configured to provide access to the mobile commerce network subsequent to verification of each required user qualification.

44. The system as recited in 43, wherein the gateway device is configured to provide a unique identification code which, when input by the user, provides access to the mobile commerce network.

45. The system as recited in Claim 40, further comprising:

a negative status retrieval device configured to retrieve negative information from a negative database; and

a disconnect device configured to disconnect an established connection based on negative information retrieved from a negative database.

46. The system as recited in Claim 45, wherein the retrieved negative information includes mobile commerce network minute usage in excess of an established time threshold for a single user session wherein the user accesses the mobile commerce network.

47. The system as recited in Claim 45, wherein the retrieved negative information includes mobile commerce network minute usage in excess of an established time threshold for limit criteria for aggregate communication sessions wherein the user accesses the mobile commerce network.

48. The system as recited in Claim 41, wherein the call detail recording device is further configured to verify that text message source information is not duplicated in the detail recording device.

49. The system as recited in Claim 41, wherein the billing device is further configured to invoice the user based on units.

50. The system as recited in Claim 41, wherein the units represent currency.

51. The system as recited in Claim 41, wherein the billing device is further configured to invoice a user for mobile commerce activity on an invoice of the user's text message service provider.

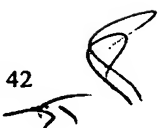
52. The system as recited in Claim 41, wherein the billing device is further configured to invoice the user on a per-minute basis.

53. The system as recited in Claim 41, wherein the billing device is further configured to invoice the user on a transactional basis.

54. The system as recited in Claim 41, further comprising:
a re-validation device configured to re-validate call source identification information if a predetermined period of time has lapsed since the text message source identification device previously retrieved text message source identification information.

55. The system as recited in Claim 41, wherein the call detail recording device is further configured to create a new call detail record if a record related to a call source was not previously created.

56. The system as recited in Claim 41, further comprising:
letter generation device configured to generate letters based on network activity.



57. The system as recited in Claim 41, further comprising:

a collection activity device configured to track and record collection activity based on payment records for a call source.

58. The system as recited in Claim 41, further comprising:

a report generation device responsive to a report generation request, the report generation device being configured to generate and compile reports related to at least one of financial activity, bill production tracking and collection tracking, the reports being generated and compiled according to a requester's report access rights.

59. The system as recited in Claim 41, further comprising:

account detail device configured to display at least one of a notes history, an invoice history and a letter history for a call source.

60. The system as recited in Claim 41, wherein the billing device further includes a payment file processing device configured to record the method or source of payments received for mobile commerce network usage.

61. The system as recited in Claim 41, further comprising:

return mail management device configured to record information related to undeliverable mail.

62. The system as recited in Claim 41, wherein the billing device is further configured to calculate taxes and invoice the user based on the taxes.

63. A method for managing accounting and billing of transactions over an e-commerce network, comprising:

establishing a connection between a user terminal and a remote terminal, wherein the user terminal includes a display device, and a user input device, and the user terminal is configured to transmit a user request to access an e-commerce network;

retrieving call source identification information from at least one database such that the source of the established connection may be identified;

disconnecting the established connection when the call source cannot be identified based on call source identification information;

verifying at least required one user qualification based on user qualification input, wherein the user qualification input includes a unique user identifier and, wherein the at least one required user qualification includes at least one of a minimum age and a credit rating;

providing access to the e-commerce network subsequent to call source identification, and subsequent to verification of each required user qualification;

receiving user selection of a product or service for purchase;

storing e-commerce network usage information in a record, including updating the record relating to e-commerce network usage, and further including associating the e-commerce network usage information with the call source identification information; and

invoicing the call source based on the e-commerce network usage information.

64. The method as recited in Claim 63, wherein the user terminal further includes a web browser capable of receiving one or more web pages such that they may be displayed on the display device.

65. The method as recited in Claim 63, wherein the dialer access tool includes downloadable dialer software, and wherein the downloadable dialer software includes a unique identification code corresponding to a merchant, product or service requested by the user.

66. The method as recited in Claim 65, further comprising:

initiating a download of the automatic dialer software, in response to user download request input.

67. The method as recited in Claim 66, wherein user download request input indicates agreement with terms and conditions related to the e-commerce network.

68. The method as recited in Claim 63, wherein the step of verifying at least required one user qualification based on user qualification input includes the step of:

requesting user input of the at least part of a social security number.

69. The method as recited in 63, wherein the gateway device is configured to provide a unique gateway identification code which, when input by the user, provides access to the e-commerce network.

70. The method as recited in Claim 63, further comprising:

retrieving information related to the call source from a negative database, and

disconnecting the established connection based on negative information retrieved from a negative database.

71. The method as recited in Claim 70, wherein the negative information includes e-commerce network minute usage in excess of an established time threshold for single or aggregate user communication sessions on the e-commerce network.

72. The method as recited in Claim 70, wherein the negative information includes a call block request by a telephone line subscriber.

73. The method as recited in Claim 63, wherein the step of storing e-commerce network usage information includes the step of verifying that call source information is not duplicated in the detail recording device.

74. The method as recited in Claim 63, wherein the invoicing step includes the step of calculating a charge based on e-commerce network usage.

75. The method as recited in Claim 74, wherein the calculating step includes the step of:

calculating a charge on a per-minute basis.

76. The method as recited in Claim 75, wherein the calculating step includes the step of:

calculating a charge on a per-transaction basis.

77. The method as recited in Claim 63, wherein the invoicing step includes invoicing a user for e-commerce network usage on an invoice of a user telecommunications carrier.

78. The method as recited in Claim 63, further comprising:

re-validating call source identification information if a predetermined period of time has lapsed since the call source identification device retrieved call source identification information.

79. The method as recited in Claim 63, wherein the storing step includes the step of:

creating a new call detail record if a record related to a call source was not previously created.

80. The system as recited in Claim 63, further comprising:
generating letters based on network usage activity.

81. The method as recited in Claim 63, further comprising:
tracking and record collection activity based on payment records for a call source.

82. The method as recited in Claim 63, further comprising:
generating and compiling reports related to at least one of financial activity, bill production tracking, block call records and collection tracking, the reports being generated and compiled according to report access rights.

83. The method as recited in Claim 63, further comprising:
displaying at least one of a notes history, an invoice history and a letter history for a call source.

84. The method as recited in Claim 63, further comprising:
invoicing the user according to taxes based on call source identification information or requested product or service.

85. A computer program product containing computer executable instructions for managing accounting and billing of transactions over an e-commerce network, which, when executed by a computer, cause a data processing system to perform the acts of:

receiving a user communication requesting access to the e-commerce network, wherein the user communication is initiated via a modem;

retrieving call source identification information from at least one database such that the source of the connection established between the user terminal and the remote terminal via the communication link may be identified;

identifying a call source based on call source identification information, if said call source identification information includes an address for the call source;

disconnecting the established connection when the call source cannot be identified based on call source identification information;

verifying at least one user qualification based on at least part of a user social security number, if said number is located in the at least one database, wherein the at least one user qualification includes at least one of a minimum age or a credit rating;

providing access to the e-commerce network subsequent to identification of the call source, and subsequent to verification of the at least one user qualification;

receiving user selection of a product or service for purchase;

storing e-commerce network usage information in a record, including updating the record relating to e-commerce network usage, and further including associating the e-commerce network usage information with the call source identification information; and

invoicing the call source based on the e-commerce network usage information.

86. The method as recited in Claim 85, further comprising:
recording the date and time the communication was received.

87. The method as recited in Claim 85, wherein the at least one database includes a reverse address match database.

88. The method as recited in Claim 85, further comprising:

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downloading, to a user terminal, automatic dialer software in response to a user download request.

89. The method as recited in Claim 88, further comprising:

identifying a product or service based on a unique identification code corresponding to the merchant, product or service requested by the user, wherein the unique identification code resides in the automatic dialer software.

90. The method as recited in Claim 88, further comprising;

prior to the step of downloading automatic dialer software:

receiving user input indicating agreement with terms and conditions.

91. The method as recited in Claim 85, wherein the step of verifying at least one user qualification based on at least part of a user social security number, includes the step of:

receiving user input of the at least part of a social security number at an interactive voice response server configured to interact with a user through the dial-up connection and, wherein the interactive voice response server is further configured to request user input of the social security number.

92. The method as recited in Claim 85, wherein, prior to the step of providing access to the e-commerce network:

retrieving information from a negative database based on call source identification information; and

disconnecting the established connection if negative information related to the call source is retrieved.

93. The method as recited in Claim 92, wherein the negative information includes e-commerce network minute usage in excess of an established time threshold for a single or aggregate user communication sessions.

94. The method as recited in Claim 92, wherein the negative information includes a call block request for the connection established from user terminal.

95. The method as recited in Claim 85, wherein the step of storing e-commerce network usage information includes the step of verifying that call source information is not duplicated in the detail recording device.

96. The method as recited in Claim 85, wherein the step of invoicing the call source based on the e-commerce network usage information in the call detail recording device, includes the step of calculating a charge based on e-commerce network usage.

97. The method as recited in Claim 85, wherein the invoicing step includes invoicing a user for e-commerce network usage on an invoice of a user telecommunications carrier.

98. The method as recited in Claim 96, wherein the calculating step includes the step of:

calculating a charge on a per-minute basis.

99. The method as recited in Claim 96, wherein the calculating step includes the step of:

calculating a charge on a per-transaction basis.

100. The method as recited in Claim 85, further comprising:

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re-validating call source identification information if a predetermined period of time has lapsed since the call source identification device retrieved call source identification information.

101. The method as recited in Claim 85, wherein the storing step includes the step of:
creating a new call detail record if a record related to a call source was not previously created.

102. The system as recited in Claim 85, further comprising:
automatically generating letters based on network usage activity.

103. The method as recited in Claim 85, further comprising:
tracking and record collection activity based on payment records for a call source.

104. The method as recited in Claim 85, further comprising:
generating and compiling reports related to at least one of financial activity, bill production tracking, block call records and collection tracking, the reports being generated and compiled according to report access rights.

105. The method as recited in Claim 85, further comprising:
displaying at least one of a notes history, an invoice history and a letter history for a call source.

106. The method as recited in Claim 85, further comprising:
invoicing the user according to taxes based on call source identification information or requested product or service.